

AMENDMENTS TO THE CLAIMS

Claims Listing

1. (Currently amended) A method for conducting a purchase of goods or services over the internet, the purchase being made by a customer using a merchant for goods or services which are to be provided at a delivery location, and wherein a bank assures payment to the merchant for said purchase, comprising –

creating a customer account with the bank, said customer account being associated with said customer; the customer account also having:

customer computer global positioning satellite location identification
information associating said customer account with at least
one authorized customer computer which is identifiable by
the bank using global positioning satellite location
information;

customer delivery address information associating said customer
account with at least one authorized customer delivery
address;

creating a merchant account, said merchant account being associated with said
merchant; said merchant having a merchant internet site at which the merchant offers
goods or services;

obtaining computerized order information placed from an ordering computer which indicates an order for chosen goods or services being sought for purchase by the customer using the merchant; said obtaining computerized order information including:

obtaining an order delivery address indicating a location for the

delivery of the goods or services associated with the order;

obtaining ordering computer global positioning satellite location

information indicating location of the ordering computer;

verifying said order delivery address by comparing said order delivery address to said customer delivery address information kept by the bank to assure it is an authorized customer delivery address without providing account verification information to the merchant;

verifying said ordering computer global positioning satellite location information from the ordering computer by comparing said ordering computer global positioning satellite location information to said customer computer global positioning satellite information kept by the bank to assure it is an authorized customer computer location without providing account verification information to the merchant;

communicating assurance of payment to the merchant in connection with said order upon successful verification of said order delivery address and said ordering computer global positioning satellite location information without providing account verification information to the merchant.

2. (Originally presented) A method according to claim 1 and further comprising crediting funds to the merchant account in payment of said order.

3. (Originally presented) A method according to claim 1 – wherein said customer account information further includes authorized user identification information including at least one authorized user identification code; and further comprising, before said communicating step:

obtaining user identification code information provided by a user of the ordering computer when placing said order;

verifying said user identification code information by comparing the user identification code information so provided in comparison to authorized user identification codes associated with the customer account.

4. (Originally presented) A method according to claim 1 – wherein said customer account information further includes authorized telephone caller identification information including at least one authorized telephone caller identification code;

and further comprising before said communicating step:

obtaining telephone caller identification information from a telephone order line used to place the order;

verifying that the telephone caller identification information obtained from the telephone order line is an authorized telephone caller identification code associated with the customer account.

5. (Originally presented) A method according to claim 1 —

wherein said customer account information further includes:

authorized user identification information associating said customer account with at least one authorized user identification code;

authorized telephone caller identification information including at least one authorized telephone caller identification code;

and further comprising, before said communicating step:

obtaining user identification code information provided by a user of the ordering computer when placing said order;

verifying said user identification code information by comparing the user identification code information so provided in comparison to authorized user identification codes associated with the customer account;

obtaining user telephone caller identification information from a telephone order line used by the user to place the order;

verifying that the telephone caller identification information obtained from the telephone order line is an authorized user telephone caller identification code associated with said customer account.

6. (Originally presented) A method according to claim 1 wherein the customer contacts the merchant internet site and builds an order file.

7. (Originally presented) A method according to claim 1 wherein the customer contacts the merchant internet site and builds an order file at least part of which is obtained by the bank in said obtaining computerized order information.

8. (Currently amended) A method according to claim 1 wherein the customer, banker and merchant are in ~~approximately simultaneous~~ communication as the order is placed and assurance of payment is communicated to the merchant.

9. (Currently amended) A method according to claim 1 ~~wherein~~ further comprising:

communicating between the customer and merchant internet site to provide the merchant with a first portion of a merchant order file in connection with placing said order;

communicating between said customer and said bank to create a bank customer order file;

communicating between the bank and the merchant to provide the merchant with a second portion of the merchant order file, said second portion of the merchant order file being based at least in part on said bank customer order file.

10. (Originally presented) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a second customer information source which is not via the internet.

11. (Originally presented) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone line.

12. (Originally presented) A method according to claim 1 wherein the customer account includes customer account verification information which is supplied via a telephone voice line.

13. (Originally presented) A method according to claim 1 and further comprising transferring order information from the bank to the merchant.

14. (Originally presented) A method according to claim 1 providing order information to the merchant from both the bank and the customer.

15. (Originally presented) A method according to claim 1 wherein said creating a customer account includes supplying at least some customer account verification information before the step of obtaining computerized order information.

16. (Originally presented) A method according to claim 1 wherein said creating a customer account includes supplying at least some customer account verification information from a secondary source before the step of obtaining computerized order information.

17. (Originally presented) A method according to claim 1 wherein said creating a customer account includes supplying at least some customer account verification information using an alternative communications carrier before the step of obtaining computerized order information.

18. (Originally presented) A method according to claim 1 wherein said creating a customer account includes;

supplying at least some customer account verification information before the step of obtaining computerized order information, and

supplying at least some customer account verification information using an alternative communications carrier.

19. (Currently amended) A method for conducting a purchase of goods or services over the internet, the purchase being made by a customer using a merchant for goods or services which are to be provided at a delivery location, and wherein a bank assures payment to the merchant for said purchase, comprising –

creating a customer account with the bank having customer account information, said customer account being associated with said customer; the customer account information also having:

customer computer global positioning satellite location identification information associating said customer account with at least one authorized customer computer which is identifiable by the bank using global positioning satellite location information;

customer delivery address information associating said customer account with at least one authorized customer delivery address;

obtaining computerized order information placed from an ordering computer which indicates an order for chosen goods or services being sought for purchase by the customer using the merchant without providing account verification information to the merchant; said obtaining computerized order information including:

obtaining an order delivery address indicating a location for the delivery of the goods or services associated with the order;

obtaining ordering computer global positioning satellite location

information indicating location of the ordering computer;

verifying said order delivery address by comparing said order delivery address to said customer delivery address information kept by the bank to assure it is an authorized customer delivery address without providing account verification information to the merchant;

verifying said ordering computer global positioning satellite location information from the ordering computer by comparing said ordering computer global positioning satellite location information to said customer computer global positioning satellite information kept by the bank to assure it is an authorized customer computer location without providing account verification information to the merchant;

communicating assurance of payment to the merchant in connection with said order upon successful verification of said order delivery address and said ordering computer identification information.

20. (Originally presented) A method according to claim 19 –

wherein said customer account information further includes authorized user identification information including at least one authorized user identification code; and further comprising, before said communicating step:

obtaining user identification code information provided by a user of the ordering computer when placing said order;

verifying said user identification code information by comparing the user identification code information so provided in comparison to authorized user identification codes associated with the customer account.

21. (Originally presented) A method according to claim 19 –

wherein said customer account information further includes authorized telephone caller identification information including at least one authorized telephone caller identification code;

and further comprising before said communicating step:

obtaining telephone caller identification information from a telephone order line used to place the order;

verifying that the telephone caller identification information obtained from the telephone order line is an authorized telephone caller identification code associated with the customer account.

22. (Originally presented) A method according to claim 19 –

wherein said customer account information further includes:

authorized user identification information associating said customer account with at least one authorized user identification code;

authorized telephone caller identification information including at least one
authorized telephone caller identification code;
and further comprising, before said communicating step:
obtaining user identification code information provided by a user of the
ordering computer when placing said order;
verifying said user identification code information by comparing the user
identification code information so provided in comparison to
authorized user identification codes associated with the customer
account;
obtaining user telephone caller identification information from a telephone
order line used by the user to place the order;
verifying that the telephone caller identification information obtained from
the telephone order line is an authorized user telephone caller
identification code associated with said customer account.

23. (Originally presented) A method according to claim 19 wherein the
customer contacts the merchant internet site and builds an order file.

24. (Originally presented) A method according to claim 19 wherein the
customer contacts the merchant internet site and builds an order file at least part of
which is obtained by the bank in said obtaining computerized order information.

25. (Currently amended) A method according to claim 19 wherein the customer, banker and merchant are in ~~approximately simultaneous~~ communication as the order is placed and assurance of payment is communicated to the merchant.

26. (Currently amended) A method according to claim 19 ~~wherein~~ further comprising:

communicating between the customer and merchant internet site to provide the merchant with a first portion of a merchant order file in connection with placing said order;

communicating between said customer and said bank to create a bank customer order file;

communicating between the bank and the merchant to provide the merchant with a second portion of the merchant order file, said second portion of the merchant order file being based at least in part on said bank customer order file.

27. (Originally presented) A method according to claim 19 wherein the customer account includes customer account verification information which is supplied via a second customer information source which is not via the internet.

28. (Originally presented) A method according to claim 19 wherein the customer account includes customer account verification information which is supplied via a telephone line.

29. (Originally presented) A method according to claim 19 wherein the customer account includes customer account verification information which is supplied via a telephone voice line.

30. (Originally presented) A method according to claim 19 and further comprising transferring order information from the bank to the merchant.

31. (Originally presented) A method according to claim 19 providing order information to the merchant from both the bank and the customer.

32. (Originally presented) A method according to claim 19 wherein said creating a customer account includes supplying at least some customer account verification information before the step of obtaining computerized order information.

33. (Originally presented) A method according to claim 19 wherein said creating a customer account includes supplying at least some customer account verification information from a secondary source before the step of obtaining computerized order information.

34. (Originally presented) A method according to claim 19 wherein said creating a customer account includes supplying at least some customer account verification information using an alternative communications carrier before the step of obtaining computerized order information.

35. (Originally presented) A method according to claim 19 wherein said creating a customer account includes;

supplying at least some customer account verification information before the step of obtaining computerized order information, and

supplying at least some customer account verification information using an alternative communications carrier.